

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on January 21, 2008.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Romero Payne
4300 Stoney Creek Pkwy
Chester, VA 23831

Stacy Payne
4300 Stoney Creek Pkwy
Chester, VA 23831

Case Number: 08-30235-DOT
Office Code: 3

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-7577
xxx-xx-8030

Attorney for Debtor(s) (name and address):

Hartley E. Roush
White and Associates, PC
7204 Glen Forest Drive, Suite 104
Richmond, VA 23226
Telephone number: 804-282-2021

Bankruptcy Trustee (name and address):

Harry Shaia, Jr
Spinella, Owings & Shaia, P.C.
8550 Mayland Drive
Richmond, VA 23294
Telephone number: (804) 747-0920

Meeting of Creditors:

Date: **February 19, 2008**

Time: **10:00 AM**

Location: **Office of the U.S. Trustee, 600 E. Main St., Suite 120, Richmond, VA 23219**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
April 21, 2008

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

1100 East Main Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:

Toll Free 1-800-326-5879

Date: January 22, 2008

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.	
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-7
Case: 08-30235

User: sewardt
Form ID: B9A

Page 1 of 2
Total Served: 31

Date Rcvd: Jan 22, 2008

The following entities were served by first class mail on Jan 24, 2008.

db +Romero Payne, 4300 Stoney Creek Pkwy, Chester, VA 23831-6737
jdb +Stacy Payne, 4300 Stoney Creek Pkwy, Chester, VA 23831-6737
aty +Hartley E. Roush, White and Associates, PC, 7204 Glen Forest Drive, Suite 104,
Richmond, VA 23226-3783
tr +Harry Shaia, Jr., Spinella, Owings & Shaia, P.C., 8550 Mayland Drive,
Richmond, VA 23294-4704
8089427 +Alliance One, Po Box 3102, Southeastern, PA 19398-3102
8089428 +Alltel Comm, 1 Allied Dr Building 5 Floor, Little Rock, AR 72202-2099
8089429 +American Medical Collection, 2269S. Saw Mill River Road, Elmsford, NY 10523
8089430 +Approved Cash Advance, 1082 Temple avenue, Colonial Heights, VA 23834-2981
8089432 +Credit Adjust Bd (VA Pediatric, 306 East Grace Street, Richmond, VA 23219-1718
8089433 +Credit Adjust/collection Agency, 2601 Nw Express Way, Suite 1000 East,
Oklahoma City, OK 73112-7272
8089434 +Credit Adjustment Board, re: Commonwealth Anesthesia, 306 East Grace Street,
Richmond, VA 23219-1718
8089435 +Credit Adjustment Board, re: Radiology Assoc. of RIC, 306 East Grace Street,
Richmond, VA 23219-1718
8089437 +Eastern Specialty Finance, dba/ Check 'n Go, 3319 South Crater Road, Petersburg, VA 23805
8089438 +Gemb/care Credit, Po Box 981439, El Paso, TX 79998-1439
8089439 +Gemb/lowes Dc, Po Box 981416, El Paso, TX 79998-1416
8089440 +Home Equity Servicing Corp., Attn: Bankruptcy Department, 1100 Corporate Center,
Raleigh, NC 27607-5066
8089441 +I C System, Po Box 64378, St Paul, MN 55164-0378
8089442 +Labcorp, PO Box 2240, Burlington, NC 27216-2240
8089443 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
8089444 +NCO Financial Systems, Po Box 13570, Philadelphia, PA 19101-0000
8089445 +New Bedford, 5711 Staples Mill Rd, Richmond, VA 23228-5442
8089446 +New Century Mtg/Carrington Loan Servicing, 1610 E. St. Andrew Pl, Suite B150,
Santa Ana, CA 92705-4931
8089447 +Omni Cr Svcs, 333 Bishops Way, Brookfield, WI 53005-6223
8089448 +Oxford Management Service, Re: Labcorp, CS 9018, Melville, NY 11747-0000
8089449 +Pellettieri, 991 Oak Creek Dr, Lombard, IL 60148-6408
8089451 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, 3957 Westerre Pkwy Ste 3,
Richmond, VA 23233-0000)
8089452 +West Asset Management, 1000 N Travis St Ste F, Sherman, TX 75090-5054

The following entities were served by electronic transmission on Jan 23, 2008.

tr +EDI: QHSHAIA.COM Jan 23 2008 04:44:00 Harry Shaia, Jr., Spinella, Owings & Shaia, P.C.,
8550 Mayland Drive, Richmond, VA 23294-4704
8089426 +Fax: 864-336-7400 Jan 23 2008 11:14:59 Advance America, 2014 Boulevard Street,
Colonial Heights, VA 23834-2310
8089431 +EDI: CAPITALONE.COM Jan 23 2008 04:44:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
Po Box 5155, Norcross, GA 30091-5155
8089436 +EDI: RCSDELL.COM Jan 23 2008 04:44:00 Dell Financial Services, Po Box 81577,
Austin, TX 78708-1577
8089450 +EDI: RMSC.COM Jan 23 2008 04:44:00 Sams Club, Ge Consumer Finance, Po Box 103104,
Roswell, GA 30076-9104
8089452 +EDI: WESTASSET.COM Jan 23 2008 04:44:00 West Asset Management, 1000 N Travis St Ste F,
Sherman, TX 75090-5054

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7
Case: 08-30235

User: sewardt
Form ID: B9A

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Total Served: 31

Date Rcvd: Jan 22, 2008

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.